



HARRY MITCHELL

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Dear Friends,

I wanted to update you on some exciting news regarding credit card legislation in Congress.

After passing overwhelmingly in the [House of Representatives](#) in April and in the [Senate](#) earlier this week, H.R. 627, the Credit Cardholder's Bill of Rights, finally received the approval it needed to be sent to the President for his signature.

I cosponsored this bill because it will protect cardholders against arbitrary interest rate increases and prevent unfair penalties for cardholders who pay on time. You can learn more about this important consumer protection bill by [clicking here](#).



Before the vote yesterday, I spoke on the House floor to urge my colleagues to vote for final approval because I believe consumers shouldn't have to subject themselves to hidden costs and gotcha-games in order to have access to credit cards.

This bill will put an end to some of the most offensive practices including requiring lenders to credit payments made on the date they are due as "on time." You wouldn't think that we'd have to pass a law to say that payments made on the date they are due should be credited as "on time," but sadly, that is how bad things have gotten.

The fine print in credit card agreements has gotten so complicated, and so full of traps, you almost need a lawyer to find all the fees.

This sweeping legislation will protect everyone who has a credit card and is supported by both consumer advocates and small-business supporters like the [National Federation of Independent Business](#).

If you have questions or comments on this or any other issue, please feel free to contact my office by [clicking here](#). If you do not wish to receiving ongoing news updates from my office, please choose the options below to opt-out of my newsletter.


Sincerely,


P.S. Check out [today's article](#) in The Arizona Republic regarding the new protections for credit cardholders.

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